

EXHIBIT 5

WEINSTEIN & CO.
CERTIFIED PUBLIC ACCOUNTANTS

Expert Opinion
The Plaintiff – The Estate of Mr. David Gritz

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1. Introduction

I, Mr. Dov Weinstein C.P.A. (Isr) of Weinstein & Co. Certified Public Accountants, have been requested by Mrs. Nevenka Gritz, the representative of the Estate of Mr. David Gritz to estimate the economic loss caused as a result of the murder of Mr. David Gritz in a terrorist bombing, committed on July 31st, 2002 in Jerusalem, Israel.

I am a certified public accountant in Israel, and partner of the chartered accounting firm, Weinstein & Co. Certified Public Accountants, and have extensive experience in accounting, auditing, providing economic & actuarial valuations, local and international tax consulting, supervising an office of several registered accountants and other related professionals.

My firm includes various departments providing accounting and auditing services, local tax consulting, business and organizational consulting, tax consulting and the support for establishing firms, startup companies and those going through bankruptcy. Our office also specializes in providing international tax advice to foreign residents, Israelis' living outside Israel, returning residents, and new immigrants to Israel.

My firm is the local representative of TIAG (The International Accounting Group), a leading international accounting network and STEP (Society for Trust and Estate Practitioners) worldwide and is involved in managing tax shelters, trusteeships, and international taxation in general.

2. Background Information

Mrs. Nevenka Gritz is the mother of Mr. David Gritz, she holds dual citizenship, French and Croatian and holds a US green card. She was born in the city Livno, in Bosnia, Herzegovina, on November 20th, 1936.

She was married in 1970 in France to Norman Gritz, who was an American and French citizen. The couple moved to the United States, where Norman studied at The University of Chicago and graduated in French Literature and Languages. During the Vietnam war they moved back to the France, where Norman worked as a translator and became a lecturer at Ponts-et-Chausees and Telecom University. Mrs. Nevenka Gritz continued to raise her family in France and currently resides in Paris.

Mr. David Gritz was born on March 23rd, 1978 in Paris, France and held dual French and American citizenship from his parents. He was brought up in a family fluent in several languages. His mother could speak French, Croatian and English.

Mr. David Gritz completed his schooling in France and also attended a University in France completing his degree in Political Science and Philosophy.

David was accepted into a year long internship program in Israel at Hebrew University and The Hartman Institute in Jerusalem. His intention during this year was to complete his P.H.D. in Political Science and Philosophy by writing a thesis on the "Politics of Babel". (A tower in ancient times where G_d split humanities languages, according to the Hebrew bible)

David's interest was understandable as he was very familiar with languages, growing up in a family fluent in many languages. He spoke, English, German, French fluently, spoke some Spanish and Croatian and had basic understanding of Hebrew after only being in Israel for a few months. David was highly intelligent and he could pick up languages very quickly and excelled in his studies and in all area's he put his efforts into.

On July 31st, 2002 David Gritz was killed in a terror attack in Jerusalem. The attack occurred in a cafeteria at the Mount Scopus campus of the Hebrew University of Jerusalem. A terrorist planted a bomb near a cafeteria full of students near the university and as it exploded, shrapnel hit David in the head killing him instantly.

Before the terror attack, David was completing his P.H.D in Political Science and Philosophy and it was his intention after graduating to leave Israel and find work in the United States of American in an academic profession. David had great opportunities, he was very intelligent and a great advantage in the job market by having the ability to communicate in many languages.

David's long term in life were to return to Israel eventually, as he had expressed to his family that he loved living in Israel and felt like he would like to live there in the future.

3. Methodology

To calculate David's total economic loss, we have had to analyze various source documents from Israel Tax Authority, government pension bureau's as well as Israel Census data, which we have referenced below in the Apendix. The client has also provided us with certain information required to calculate the value of his loss of financial earnings after the terror attack.

The above information includes both factual data and certain assumed information required to calculate a monetary value on the total economic loss suffered by Mr. David Gritz. We have based certain of our assumptions on estimated future economic data and also on the explanations that were provided by the client.

The objective of this report is to apply a technical process to the information provided and report therefrom on the value of loss of earnings.

Our calculation consists of the following steps:

- a) Determination of the valuation date.
- b) Estimation of the client's life expectancy.

- c) Estimation of the clients expected Retirement age.
- d) An estimation of income after retirement.
- e) Determination of monetary basis.
- f) Determination of an interest rate.
- g) The calculation of Mr. David Gritz's assumed future earnings (in terms of current money values) that he would have expected to have received in each future year following the terror attack, based on his assumed projected take home earnings from his PHD in Political Science and Philosophy, in the United States until the age of 55yrs and then in Israel until age of retirement.

The calculation of Mr. David Gritz's assumed future earnings expressed in terms of current money values involves inter alia the following factors:-

We have to take into account the following issues to calculate the gross earnings at the date of Mr. David Gritz's was to commence work;

- The nature of his expected work;
- His prospects and capabilities in his field; and
- His likely trend of future earnings once he had graduated and received his doctorate in political science and philosophy.

- h) The adjustment of the above earnings to take into account the past and future changes in time value of money values adjusting them to the valuation date.

This is done by calculating the future value of assumed earnings after the date of the terror attack until valuation date and the discounting of future assumed earnings from the date of valuation until death.

- i) The summation of the resultant series of future and present values to give the gross value of earnings lost by Mr. David Gritz.

4. Assumptions

4.1 Valuation date

All values are calculated to their expected NPV (Net present value) as of mid-2013 (July 1, 2013) as it is assumed that the court's judgment will be determined by then.

4.2 Life Expectancy

Israel's Central Bureau of Statistics Life Expectancy Tables by Sex, Religion and Population Group, were used to estimate Mrs. Goldberg's life expectancy. Mr. David Gritz's life expectancy was found to be 80.7 years. **(REF 1.)**

4.3 Retirement Age

In the United States an individual can retire early at 62 with reduced benefits. We assumed that Mr Gritz would have emigrated to Israel after taking early retirement in the United States, thus we are using the lowest estimated monthly pension of \$1,439. **(Ref 2.1 & 2.2)**

In Israel, the customary retirement age of 67 (according to the Israel Law Retirement Age, 2004) was utilized to estimate the period for Mr. David Gritz's projected work-life expectancy in Israel. Based on this, Mr. David Gritz will reach retirement age in Israel, during March 2045. **(REF 2.3)**

4.4 Income after Retirement

For the years after retirement Mr. David Gritz would have received a pension from his own and his employers contributions to an American and Israeli Pension fund and also proceeds from the National Insurance Institute of Israel.

Starting from 2008, the income after retirement in Israel was determined based on rates prescribed by the Mandatory Pension Law in Israel that requires every employer to contribute to a provident fund for their employees. The deposits include an old age pension and coverage in case of disability and death.

We utilized the following documents which describe and set forth the nature and amount of funds Mr. David Gritz would have earned during his retirement from pension sources:

- Documents from the National Insurance Institute of Israel which pays a monthly pension of NIS 1,310, net of health insurance costs. **(REF 3.)**
- Contribution rates are determined by the Israeli Mandatory Pension Law.

The contributions were assumed to grow at an annual rate of 3.77% until distribution. This rate is consistent with the annual interest rate and discount rate factor used herein. These contributions are deducted from her salary until her retirement age, and are later received proportionally each year after retirement age through her estimated life expectancy.

4.5 Monetary Basis

All calculations were done in New Israeli Shekels and converted on March 20, 2013 to US Dollars according to the representative exchange rate as published by the Bank of Israel: 1US\$= NIS3.68. **(REF 4.)**

4.6 Interest rates and Discount rate

In order to account for the time value of money and to express all amounts in the same monetary terms (as of July 1, 2013) we have used interest rates and a discount rate based on the average United States 30 year treasury bond and the 10 year Israel government bond rate.

United States Treasury yield on 30 year bonds bear interest at 3.19% **(REF 5.1)**
Israel 10 year bonds bear interest at 3.77% per annum. **(REF 5.2)**

4.7 Expected Future Earnings

Mr. David Gritz would have completed his PHD in Political Science and Philosophy in the year that he was killed. His plan was always to find work in

the United States in his field and then he always expressed a wish to return to Israel in his later years. We have assumed that he would have worked in the United States until the age of 55 years and then returned to Israel and worked until his age of retirement.

The salary of an individual with a PHD in Political Science in the United States was estimated to be on average \$62,500 per annum **(REF 6.1)** and at an annual growth rate based on the average national salary growth rate in the United States of 3% per annum. **(REF 6.2)**

Mr. David Gritz's expected salary in Israel was determined by using Israel Census Bureau of Statistics average wages for 2012 of an academic professional. During 2012 the average wage for an academic professional in Israel was NIS16,364 per month. **(REF 6.3)**

Mr. David Gritz's monthly earnings growth rate was established based on the Israeli Central Bureau of Statistics. The average wages growth rate in Israel from January 2012 through December 2012 was determined to be 4.2%. **(REF 6.4)**

According to the Severance Pay Law, at the age of retirement, Mr. David Gritz would have received the amount of his last salary multiplied by the number of years of employment, as a lump sum severance package.

4.8 Mid-year Convention

To determine the economic losses, a mid-year convention methodology was applied to calculate the present and future value of all lost income as of July 1, 2013.

The mid-year convention methodology assumes that all wages and benefits are earned consistently throughout the year.

4.9 Taxation

All amounts are calculated on a pre-tax basis. According to the Income Tax Ordinance in Israel, when a plaintiff receives a monetary claim, it will be taxed in Israel in the same manner as if the plaintiff had earned it during her lifetime. (REF 7.)

5. Opinion

Based on the source data and facts, research and assumptions applied herein, it is my opinion based on a reasonable degree of certainty that the present value of Mr. David Gritz's total economic loss, amounts to, approximately \$ 2,752,668.

Sincerely,


Dov Weinstein & Co. CPA (Isr)

Jerusalem, Israel

APENDIX:

Ref 1. – Life Expectancy – Israel Census Bureau

Ref 2.1 – United States - Benefits Estimates

Ref 2.2 - United States – Estimated Earnings

Ref 2.3 – Israel National Insurance Pension Age Estimate

Ref 3. – National Insurance Institute Monthly Pension Rates

Ref 4. – Bank of Israel Exchange Rates as of 20th March 2013

Ref 5.1 – US Department of the Treasury – 30 year Yield Curve

Ref 5.2 – Israel Bonds - Interest and discount rate – 10 year Bond

Ref 6.1 – Payscale – Salary estimate for PHD in PolySci

Ref 6.2 – Payscale – Average US National Wage Growth Rate

Ref 6.3 – Israel Census Bureau - 2010 average salary of Academic Professionals

Ref 6.4 - Israel Census Bureau – 2012 Average Salary Growth Rate

Ref 7. – Israel Income Tax Law on Monetary Claims

Schedule 1

Total Economic Loss

NIS

Total Salary Loss Current Prices	2,504,917 See Schedule 2
Total Severance pay Current Prices	53,000
Total Pension Loss Current Prices	194,752 See Schedule 3
Total Economic Loss in U.S. Dollar	<u>\$ 2,752,668</u>

Salary Calculation in NIS Currency

Source of Income	David's Age	Year:	Projected Future Wages	Less: Projected Future Contribution	Total Projected Future Income	Factor to July 1, 2013	Total Loss Value at July 1, 2013
			US \$	US \$	US \$		US \$
U.S.A.	25	2003	47,901	(3,664)	44,237	1.369	60,556
U.S.A.	26	2004	49,338	(3,774)	45,564	1.327	60,445
U.S.A.	27	2005	50,818	(3,888)	46,931	1.286	60,333
U.S.A.	28	2006	52,343	(4,004)	48,339	1.246	60,222
U.S.A.	29	2007	53,913	(4,124)	49,789	1.207	60,111
U.S.A.	30	2008	55,530	(4,248)	51,282	1.170	60,001
U.S.A.	31	2009	57,196	(4,376)	52,821	1.134	59,890
U.S.A.	32	2010	58,912	(4,507)	54,405	1.099	59,780
U.S.A.	33	2011	60,680	(4,642)	56,038	1.065	59,670
U.S.A.	34	2012	62,500	(4,781)	57,719	1.032	59,560
U.S.A.	35	Jul-2013	32,188	(2,462)	29,725	1.000	29,725
U.S.A.	35	Dec-2013	32,188	(2,462)	29,725	1.000	29,725
U.S.A.	36	2014	66,306	(5,072)	61,234	0.969	59,341
U.S.A.	37	2015	68,295	(5,225)	63,071	0.939	59,232
U.S.A.	38	2016	70,344	(5,381)	64,963	0.910	59,123
U.S.A.	39	2017	72,455	(5,543)	66,912	0.882	59,014
U.S.A.	40	2018	74,628	(5,709)	68,919	0.855	58,905
U.S.A.	41	2019	76,867	(5,880)	70,987	0.828	58,797
U.S.A.	42	2020	79,173	(6,057)	73,116	0.803	58,688
U.S.A.	43	2021	81,548	(6,238)	75,310	0.778	58,580
U.S.A.	44	2022	83,995	(6,426)	77,569	0.754	58,472
U.S.A.	45	2023	86,515	(6,618)	79,896	0.731	58,365
U.S.A.	46	2024	89,110	(7,492)	81,618	0.708	57,779
U.S.A.	47	2025	91,783	(7,531)	84,252	0.686	57,800
U.S.A.	48	2026	94,537	(7,571)	86,966	0.665	57,818
U.S.A.	49	2027	97,373	(7,612)	89,761	0.644	57,831
U.S.A.	50	2028	100,294	(7,654)	92,640	0.624	57,841
U.S.A.	51	2029	103,303	(7,698)	95,605	0.605	57,847
U.S.A.	52	2030	106,402	(7,743)	98,659	0.586	57,849
U.S.A.	53	2031	109,594	(7,789)	101,805	0.568	57,849
U.S.A.	54	2032	112,882	(7,837)	105,045	0.551	57,844
U.S.A.	55	2033	116,268	(7,886)	108,383	0.534	57,837
U.S.A.	56	2034	119,756	(7,936)	111,820	0.517	57,827
Israel	57	2035	131,921	(7,256)	124,665	0.443	55,229
Israel	58	2036	137,461	(7,560)	129,901	0.427	55,458
Israel	59	2037	143,235	(7,878)	135,357	0.411	55,687
Israel	60	2038	149,251	(8,209)	141,042	0.396	55,918
Israel	61	2039	155,519	(8,554)	146,966	0.382	56,150
Israel	62	2040	162,051	(8,913)	153,138	0.368	56,382
Israel	63	2041	168,857	(9,287)	159,570	0.355	56,616
Israel	64	2042	175,949	(9,677)	166,272	0.342	56,851
Israel	65	2043	183,339	(10,084)	173,255	0.329	57,086
Israel	66	2044	191,039	(10,507)	180,532	0.318	57,323
Israel	67	Mar-45	199,063	(10,948)	188,114	0.306	57,560
TOTAL:			<u>4,312,621</u>	<u>(288,704)</u>	<u>4,023,916</u>		<u>2,504,917</u>

Pension Calculation in US Dollars

Year:	Projected Future Pension Distributions, Valued at July 1, 2013	Projected Future Pension Distributions, Valued at July 1, 2013	Projected Future Pension from National Insurance	Total Pension Loss Value at July 1, 2013
	US \$	US \$	US \$	US \$
	United States	Israel	Israel	Total
67 Mar-2045	6,322	5,406	4,272	15,999
68 2046	6,126	5,239	4,272	15,637
69 2047	5,937	5,077	4,272	15,285
70 2048	5,753	4,920	4,272	14,945
71 2049	5,576	4,768	4,272	14,615
72 2050	5,403	4,620	4,272	14,295
73 2051	5,236	4,477	4,272	13,985
74 2052	5,074	4,339	4,272	13,685
75 2053	4,917	4,205	4,272	13,394
76 2054	4,765	4,075	4,272	13,112
77 2055	4,618	3,949	4,272	12,839
78 2056	4,475	3,827	4,272	12,574
79 2057	4,337	3,709	4,272	12,317
80 2058	4,203	3,594	4,272	12,069
TOTAL:	72,744	62,204	59,804	194,752

Schedule 4

Total Pension Contributions in US \$ Currency

Source of Pension	David's Age	Year:	Projected Future Wages	Employee Contribution to Pension	Employer Contribution to Pension	Total Pension Contributions
			US \$	US \$	US \$	US \$
U.S.A.	25	2003	47,901	(3,664)	(3,664)	(7,329)
U.S.A.	26	2004	49,338	(3,774)	(3,774)	(7,549)
U.S.A.	27	2005	50,818	(3,888)	(3,888)	(7,775)
U.S.A.	28	2006	52,343	(4,004)	(4,004)	(8,008)
U.S.A.	29	2007	53,913	(4,124)	(4,124)	(8,249)
U.S.A.	30	2008	55,530	(4,248)	(4,248)	(8,496)
U.S.A.	31	2009	57,196	(4,376)	(4,376)	(8,751)
U.S.A.	32	2010	58,912	(4,507)	(4,507)	(9,014)
U.S.A.	33	2011	60,680	(4,642)	(4,642)	(9,284)
U.S.A.	34	2012	62,500	(4,781)	(4,781)	(9,563)
U.S.A.	35	Jul-2013	32,188	(2,462)	(2,462)	(4,925)
U.S.A.	35	Dec-2013	32,188	(2,462)	(2,462)	(4,925)
U.S.A.	36	2014	66,306	(5,072)	(5,072)	(10,145)
U.S.A.	37	2015	68,295	(5,225)	(5,225)	(10,449)
U.S.A.	38	2016	70,344	(5,381)	(5,381)	(10,763)
U.S.A.	39	2017	72,455	(5,543)	(5,543)	(11,086)
U.S.A.	40	2018	74,628	(5,709)	(5,709)	(11,418)
U.S.A.	41	2019	76,867	(5,880)	(5,880)	(11,761)
U.S.A.	42	2020	79,173	(6,057)	(6,057)	(12,113)
U.S.A.	43	2021	81,548	(6,238)	(6,238)	(12,477)
U.S.A.	44	2022	83,995	(6,426)	(6,426)	(12,851)
U.S.A.	45	2023	86,515	(6,618)	(6,618)	(13,237)
U.S.A.	46	2024	89,110	(7,492)	(7,492)	(14,984)
U.S.A.	47	2025	91,783	(7,531)	(7,531)	(15,062)
U.S.A.	48	2026	94,537	(7,571)	(7,571)	(15,142)
U.S.A.	49	2027	97,373	(7,612)	(7,612)	(15,224)
U.S.A.	50	2028	100,294	(7,654)	(7,654)	(15,309)
U.S.A.	51	2029	103,303	(7,698)	(7,698)	(15,396)
U.S.A.	52	2030	106,402	(7,743)	(7,743)	(15,486)
U.S.A.	53	2031	109,594	(7,789)	(7,789)	(15,578)
U.S.A.	54	2032	112,882	(7,837)	(7,837)	(15,674)
U.S.A.	55	2033	116,268	(7,886)	(7,886)	(15,772)
U.S.A.	56	2034	119,756	(7,936)	(7,936)	(15,873)
Israel	57	2035	131,921	(7,256)	(7,915)	(15,171)
Israel	58	2036	137,461	(7,560)	(8,248)	(15,808)
Israel	59	2037	143,235	(7,878)	(8,594)	(16,472)
Israel	60	2038	149,251	(8,209)	(8,955)	(17,164)
Israel	61	2039	155,519	(8,554)	(9,331)	(17,885)
Israel	62	2040	162,051	(8,913)	(9,723)	(18,636)
Israel	63	2041	168,857	(9,287)	(10,131)	(19,419)
Israel	64	2042	175,949	(9,677)	(10,557)	(20,234)
Israel	65	2043	183,339	(10,084)	(11,000)	(21,084)
Israel	66	2044	191,039	(10,507)	(11,462)	(21,969)
Israel	67	Mar-45	199,063	(10,948)	(11,944)	(22,892)
TOTAL:			4,312,621	(288,704)	(297,693)	(586,397)

Israel Monthly Pension Payout

Total Pension Contributions from Israel Sources

Total Pension Contributions from Israel Sources / No. of Retirement Years

-14,766.69

Ref: 1

CBS, STATISTICAL ABSTRACT OF ISRAEL 2012

למ"ס, שנתון סטטיסטי לישראל 2012

פטירות ותוחלת חיים
DEATHS AND LIFE EXPECTANCY

3.24

תוחלת חיים(1), לפי מין, דת וקבוצת אוכלוסייה

LIFE EXPECTANCY(1), BY SEX, RELIGION AND POPULATION GROUP

	Females			Males			
	בני דתות אחרות Other religions	יהודים Jews	סך הכל Total	בני דתות אחרות Other religions	יהודים Jews	סך הכל Total	
	RELIGION						דת
1930-1932		62.7			59.9		1932-1930
1933-1935		61.8			59.5		1935-1933
1936-1938		64.5			60.8		1938-1936
1939-1941		64.6			62.3		1941-1939
1942-1944		65.9			64.1		1944-1942
1949		67.6			64.9		1949
1950-1954		70.1			67.2		1954-1950
1955-1959		71.8			69.0		1959-1955
1960-1964		73.1			70.6		1964-1960
1965-1969(2)		73.4			70.2		(2)1969-1965
1970-1974(2)(3)	71.9	73.8	73.4	68.5	70.6	70.1	(3)(2)1974-1970
1975-1979	72.0	75.3	74.7	69.2	71.7	71.2	1979-1975
1975	71.5	74.5	73.9	68.2	70.9	70.3	1975
1976	72.4	75.4	74.8	69.6	71.6	71.2	1976
1977	71.3	75.4	74.7	68.5	71.9	71.3	1977
1978	72.0	75.6	75.0	69.1	71.9	71.5	1978
1979	73.1	75.8	75.3	70.0	72.3	71.8	1979
1980-1984(2)	74.0	76.5	76.1	70.8	73.1	72.7	(2)1984-1980
1980	73.4	76.2	75.7	70.0	72.5	72.1	1980
1981	74.2	76.3	75.9	70.6	73.1	72.7	1981
1982(2)	73.3	76.2	75.8	70.8	72.8	72.5	(2)1982
1983	74.1	76.6	76.2	71.2	73.2	72.8	1983
1984	74.2	77.1	76.6	71.5	73.5	73.1	1984
1985-1989	75.5	77.8	77.4	72.7	74.1	73.8	1989-1985
1985	75.8	77.3	77.0	72.0	73.9	73.5	1985
1986	75.0	77.1	76.8	72.2	73.5	73.2	1986
1987	75.8	77.7	77.0	73.2	73.9	73.6	1987
1988	75.1	78.0	77.5	72.4	74.2	73.9	1988
1989	75.5	78.5	78.1	73.1	74.9	74.6	1989
1990-1994	76.3	79.2	78.8	73.5	75.5	75.1	1994-1990
1990	75.9	78.9	78.4	73.3	75.3	74.9	1990
1991	75.7	79.0	78.5	74.2	75.4	75.1	1991
1992	75.5	78.9	78.4	72.4	75.2	74.7	1992
1993	76.9	79.5	79.1	73.6	75.7	75.3	1993
1994	77.1	79.7	79.4	73.8	75.9	75.5	1994
1995	77.3	79.8	79.5	73.8	75.9	75.5	1995

Ref: 1

CBS, STATISTICAL ABSTRACT OF ISRAEL 2012

למ"ס, שנתון סטטיסטי לישראל 2012

3.24

תוחלת חיים(1), לפי מין, דת וקבוצת אוכלוסייה (המשך)

LIFE EXPECTANCY(1), BY SEX, RELIGION AND POPULATION GROUP (Cont.)

	Females:				Males				זכרים
	דת	קבוצת אוכלוסייה		סך הכל	דת	קבוצת אוכלוסייה		סך הכל	
	Religion	Population group			Religion	Population group			
	יהודים	ערבים	יהודים ואחרים	Total	יהודים	ערבים	יהודים ואחרים	Total	
	Jews	Arabs	Jews and others		Jews	Arabs	Jews and others		
1996-1999	80.5	77.2	80.5	80.2	76.7	74.6	76.6	76.2	1999-1996
1996	80.3	77.2	80.3	80.0	76.6	75.1	76.6	76.3	1996
1997	80.6	76.8	80.6	80.1	76.4	74.3	76.4	76.0	1997
1998	80.7	76.8	80.7	80.3	76.5	74.4	76.4	76.1	1998
1999	80.7	78.1	80.7	80.4	77.1	74.9	77.0	76.6	1999
2000-2004	82.0	78.3	81.9	81.6	78.1	74.8	77.9	77.4	2004-2000
2000	81.2	77.9	81.2	80.9	77.3	74.6	77.1	76.7	2000
2001	81.6	77.8	81.6	81.2	77.9	74.5	77.7	77.3	2001
2002	81.9	77.9	81.9	81.5	78.1	74.7	77.9	77.5	2002
2003	82.2	78.2	82.2	81.8	78.3	74.9	78.1	77.6	2003
2004	82.7	79.6	82.7	82.4	78.7	75.4	78.5	78.0	2004
2005-2009	83.1	79.3	83.1	82.7	79.6	75.5	79.4	78.9	2009-2005
2005	82.6	78.6	82.6	82.2	79.0	74.9	78.7	78.2	2005
2006	83.0	78.5	83.0	82.5	79.5	75.1	79.2	78.7	2006
2007	82.8	78.8	82.8	82.4	79.4	75.2	79.2	78.7	2007
2008	83.3	79.6	83.3	83.0	79.7	75.7	79.5	79.0	2008
2009(4)	R83.7	R80.8	R83.7	R83.3	80.4	R76.4	R80.1	R79.6	(4)2009
2010	R83.9	R81.3	R83.9	R83.6	R80.5	R76.6	R80.3	79.7	2010
2011	83.9	80.9	83.9	83.6	80.7	76.5	80.5	80.0	2011

1. Data for multi-year periods are arithmetic means of the annual expectancies.
2. Excl. war casualties; see Introduction.
3. For total population and for persons of other religions - average of 1971-1974.
4. As of 2009, the life table is calculated according to specific rates until age 94. In previous years, the table was calculated according to specific rates until age 84.

1. הנתונים לתקופות שונות של שנתיים ומעלה הם ממוצעים אריתמטיים של התוחלות השנתיות.
2. לא כולל חללי מלחמה; ראה מבוא.
3. לכל האוכלוסייה ולבני דתות אחרות - ממוצע 1971-1974.
4. החל משנת 2009 לוח התמותה מחושב משיעורים סגוליים עד גיל 94, בשנים הקודמות הלוח חושב ע"ס שיעורים סגוליים עד גיל 84.

Ref: 3.1

Social Security Online

Benefit Calculators

Benefit Calculators



Quick Calculator Benefit Estimates

March 24, 2013

Retirement

At right is the information you provided. Below that are estimated benefit amounts for retirement at 3 different ages, including your normal (or full) retirement age (67). We assume you will work every year up to the year in which you begin receiving benefits.

As shown in the table, you can receive a monthly benefit starting at age 62 and 1 month that would be reduced for life due to early retirement. If you choose to delay the start of benefits to a higher age, you can then receive a larger monthly benefit for the rest of your life.

For example, if you start taking benefits at age 62 and 1 month, you will receive \$1,439 per month for the rest of your life. But if you wait until age 67 to start receiving benefits, you will get \$2,049 for the rest of your life. So by waiting until age 67, you can then receive \$610 more per month than if you started lower monthly benefits at 62 and 1 month. Remember, these estimated figures are in today's dollars.

Social Security benefits are the foundation on which to build a financially secure retirement. Savings and pensions also are key components of your retirement plan.

Information you submitted

Date of birth: 3/23/1978
Current earnings: \$62,500.00
Benefit in year-2013 dollars

Retirement Benefit Estimates

Retirement age	Monthly benefit amount ¹
62 and 1 month in 2040	\$1,439.00
67 in 2045	\$2,049.00
70 in 2048	\$2,542.00

¹ Assumes no future increases in prices or earnings.

We have calculated your benefits by making certain assumptions about your past earnings. Please look at these earnings to see if they appear reasonable to you. You can change them and see the effect on your benefit estimates!

[See the earnings we used](#)

Disability/Survivor

For disability and survivors estimates, we assumed that you became disabled or died today. We did not use future earnings in calculating those estimates.

Disability	Monthly benefit amount
You	\$1,904.00

Your spouse and children may also qualify for benefits.

Survivors	Monthly benefit amount
Your child	\$1,516.00
Your spouse caring for your child	\$1,516.00
Your spouse at normal retirement age	\$2,021.00
Family maximum	\$3,537.70

Ref: 2.2

Social Security Online

Benefit Calculators

[Benefit Calculators](#)

Estimated Earnings

March 24, 2013

The table at right shows the estimated annual amounts of your taxable earnings that we used to calculate your monthly retirement benefit. We estimated these earnings based on the amount of earnings you said you would receive in 2013. We do not use earnings in the year you begin receiving benefits.

If you feel that the earnings shown here are much different from your actual earnings, then you can change the earnings by selecting one of two different methods.

1. ☒ Enter the amounts you want to change. Please note that you will be sending personal data over the Internet – this is not a secure medium.
2. ☐ Change the assumed earnings growth rate for past earnings. You may choose to make your earnings grow faster or slower than national average wages by entering a relative growth factor below. Choosing a positive number will cause your earnings to grow faster than the national average; choosing a negative number will cause slower than average growth. Entering a relative growth factor of 2, for example, means your wages will grow 2 percent faster than the national average.

Relative growth factor for past earnings: %

If you change a growth factor, be sure that you have checked box number 2 above!

[Submit earnings information](#)

Note that the last year of earnings used in estimating your retirement benefit is the year before the year in which retirement begins, whether at age 62, normal retirement age, or age 70.

Year	Earnings Taxable amount
1996	\$ <input type="text" value="0"/>
1997	\$ <input type="text" value="0"/>
1998	\$ <input type="text" value="0"/>
1999	\$ <input type="text" value="0"/>
2000	\$ <input type="text" value="0"/>
2001	\$ <input type="text" value="0"/>
2002	\$ <input type="text" value="0"/>
2003	\$ <input type="text" value="47,901"/>
2004	\$ <input type="text" value="49,338"/>
2005	\$ <input type="text" value="50,818"/>
2006	\$ <input type="text" value="52,343"/>
2007	\$ <input type="text" value="53,913"/>
2008	\$ <input type="text" value="55,530"/>
2009	\$ <input type="text" value="57,196"/>
2010	\$ <input type="text" value="58,912"/>
2011	\$ <input type="text" value="60,680"/>
2012	\$ <input type="text" value="62,500"/>
2013 & later	\$ <input type="text" value="62,500"/>

Note: Estimated number of credits earned before age 62 is 148. Minimum requirement is 40 credits.

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Ket'e 2.3

מנהל טלפוני ארצי 6050

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גודל גופן

המוסד לביטוח לאומי

לצדך, ברגעים החשובים של החיים

חיפוש באתר

מיצוי זכויות קצבאות והטבות דמי ביטוח סנפים וערוצי שירות פרסומים ומדיניות חברתית קרנות תחזורים אהלים טכסום יומאים צירים תחזורים אהלים

דף הבית > קצבאות והטבות > זקנה > מחשבון לחישוב גיל הזכאות לקצבת זקנה

זקנה - מחשבון לחישוב גיל הזכאות לקצבת זקנה

לתשומת הלב: מי שנולד לאחר 15 בחודש זכאי לקצבת זקנה, קצבתו תשולם, בחודש שלאחר הגיעו לגיל פרישה או לגיל הזכאות כפי שמופיע במחשבון.

חישוב גיל הזכאות החדש לקצבת זקנה

לביצוע החישוב יש להזין תאריך לידה ומין

הזן תאריך לידה: 23/03/1978

בחר מין: ☒ זכר ☐ נקבה

הגיל שבו הזכאות לקצבה אינה מותנית בהכנסות	הגיל שבו הזכאות לקצבה מותנית בהכנסות
שנים: 70	שנים: 67
חודשים:	חודשים:
מועד הזכאות בגיל זה הוא:	מועד הזכאות בגיל זה הוא:
תאריך: 3/2048	תאריך: 3/2045

אבטלה
אמהות
אמנות בינלאומיות
אסיר ציון
דמי קבורה
הבטחת הכנסה
זקנה
תנאי זכאות
מחשבון לחישוב גיל הזכאות לקצבת זקנה
חישוב גיל הפרישה
מועד התשלום
שיעור הקצבה
תוספת בעד בן זוג וילדים
הגדרת בן זוג, בת זוג וילד לעניין קצבת זקנה
קצבת זקנה חלקית מגיל

בירורים אישיים

כניסה לשירות אישי

חיפוש סניף

לפי שם

לפי יישוב

Ref: 3



המוסד לביטוח לאומי

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Burial Expenses

Children

Compensation for Blood Transfusion Victims

Compensation for Polio Victims

Compensation for radiation victims

Counseling Service for the Elderly

Disability

Disabled child

Grant to discharged

> [HomePage](#) > [Benefits](#) > [Old-Age](#) > Pension rates

Old-Age - Pension rates

share

The basic old-age pension is NIS 1,502 (as of 01.01.2013) for an individual and NIS 2,257 (as of 01.01.2013) for a couple (the pension for a couple is composed of a pension for an individual plus an increment for the spouse). The basic old-age pension for those age 80 or older is NIS 1,587 (as of 01.01.2013) for an individual and NIS 2,342 (as of 01.01.2013) for a couple.

If each of the couple separately meet the entitlement conditions for an old-age pension, each of them receives an individual pension.

The following increments are added to the above amounts:

Seniority increment (insurance) – The old-age pension includes a seniority increment for those who were insured for over 10 years prior to the date of the beginning of his entitlement to an old-age pension, subject to the restrictions prescribed by law.

The seniority increment is 2% of the pension for each full year of insurance after the first 10 years of insurance. The total increment may not exceed 50% of the pension.

Pension deferral increment – This increment is paid in cases in which there was no entitlement to an old-age pension due to income from work (even if no claim was submitted) or, because of the income from work, the insured is only entitled to a small old-age pension, and

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Other currency exchange rates dates: 20/03/2013 Search Print

Monetary Tools

Latest Update: 20/03/2013

	Currency	Unit	Country	Rate (NIS)	Daily Change	Graph
Reserve Requirement						
Exchange Rates	Dollar	1	USA	3.6800	-0.054% ▼	
Foreign Currency Market	Pound	1	Great Britain	5.5646	-0.083% ▼	
Foreign Exchange Reserves Report	Yen	100	Japan	3.8587	-0.023% ▼	
Press Releases	Euro	1	EMU	4.7502	-0.342% ▼	
	Dollar	1	Australia	3.8221	0.055% ▲	
Clarifications	Dollar	1	Canada	3.5892	-0.075% ▼	
Data	Krone	1	Denmark	0.6373	-0.313% ▼	
Monetary Policy Circulars	Krone	1	Norway	0.6309	-0.442% ▼	
	Rand	1	South Africa	0.3965	-0.701% ▼	
The Telbor Market	Krona	1	Sweden	0.5706	-0.123% ▼	
Mailing lists	Franc	1	Switzerland	3.8888	-0.300% ▼	

Ref: 5.1

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Daily Treasury Yield Curve Rates

Go

Select Time Period

Current Month

Go

Date	1 Mo	3 Mo	6 Mo	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr	10 Yr	20 Yr	30 Yr
03/01/13	0.07	0.11	0.12	0.16	0.25	0.35	0.75	1.23	1.85	2.68	3.06
03/04/13	0.07	0.11	0.12	0.16	0.24	0.35	0.76	1.25	1.88	2.70	3.08
03/05/13	0.09	0.08	0.12	0.15	0.25	0.36	0.77	1.27	1.90	2.72	3.10
03/06/13	0.09	0.10	0.12	0.15	0.25	0.38	0.81	1.31	1.95	2.77	3.15
03/07/13	0.10	0.10	0.11	0.15	0.25	0.40	0.85	1.36	2.00	2.82	3.20
03/08/13	0.09	0.10	0.11	0.15	0.27	0.42	0.90	1.43	2.06	2.89	3.25
03/11/13	0.09	0.10	0.12	0.15	0.27	0.43	0.90	1.43	2.07	2.89	3.26
03/12/13	0.10	0.10	0.12	0.15	0.27	0.41	0.88	1.40	2.03	2.85	3.22
03/13/13	0.09	0.09	0.12	0.15	0.27	0.42	0.89	1.41	2.04	2.85	3.22
03/14/13	0.08	0.10	0.12	0.15	0.27	0.42	0.88	1.40	2.04	2.87	3.25
03/15/13	0.07	0.09	0.11	0.14	0.25	0.40	0.84	1.35	2.01	2.55	3.22
03/18/13	0.07	0.07	0.11	0.15	0.26	0.38	0.81	1.31	1.96	2.79	3.18
03/19/13	0.05	0.07	0.11	0.15	0.24	0.37	0.79	1.28	1.92	2.75	3.13
03/20/13	0.08	0.07	0.11	0.15	0.25	0.38	0.81	1.32	1.96	2.80	3.19

Wednesday Mar 20, 2013

The 30-year Treasury constant maturity series was discontinued on February 15, 2002 and reintroduced on February 9, 2006. From February 15, 2002 to February 8,

Ref 8 5.2



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TERMS	RATE	MATURITY DATE
2	1.1100%	April 1, 2015
3	1.4600%	April 1, 2016
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10	3.7700%	April 1, 2023

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Salary Ranges by Job

Job Title	National Salary Data (?)	\$0	\$36K	\$72K
Assistant Professor, Postsecondary / Higher Education	\$54,495 - \$70,785			
Associate Professor, Postsecondary / Higher Education	\$50,000 - \$66,943			
Senior Policy Analyst	n/a	Not enough data		
Professor, Postsecondary / Higher Education	n/a	Not enough data		
Research Analyst	n/a	Not enough data		
Dean of Graduate Studies	n/a	Not enough data		
Policy Analyst	n/a	Not enough data		

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EMPLOYERS REQUEST TREND REPORTS

National (US) Pay Trends

Updated January 3, 2013

Chart View

Table View

The PayScale Index follows the change in wages of employed U.S. workers, revealing trends in compensation for jobs over time. It specifically measures the quarterly change in the total cash compensation of full-time private industry employees nationally, with additional detail on the 20 largest metropolitan areas, 15 industries, 19 job categories and three company sizes.

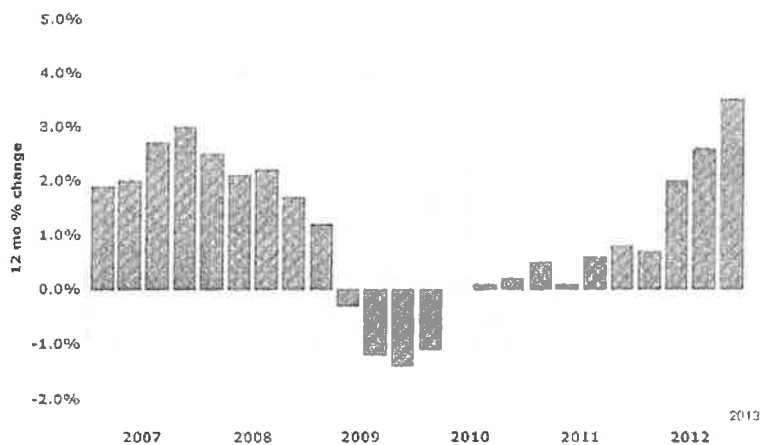
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National (US) Year-Over-Year Percentage Change in Pay by Quarter



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National (US)

Add a pay trend

Ref: 6.3

לוח 26. - (המשך)

2010

מנהלים	בעלי מקצועות חופשיים וטכניים	בעלי משלח יד אקדמי	סך הכל	
Managers	Associate professionals and technicians	Academic professionals	Total	
				גברים
99.6	148.9	180.0	1,296.7	סך הכל שכירים באוכלוסייה (אלפים)
± 3.8	± 5.0	± 5.1	± 10.6	
18,818	10,213	15,949	9,720	הכנסה ברוטו (ש"ח) - לחודש
± 590.8	± 245.1	± 358.3	± 92.6	
86.5	58.6	83.8	51.4	לשעת עבודה
± 2.7	± 1.3	± 1.7	± 0.5	
50.8	41.1	44.4	44.9	מספר שעות עבודה לשבוע
± 0.4	± 0.4	± 0.4	± 0.1	
				שנות לימוד
<0.6>			66.1	8-0 שכירים באוכלוסייה (אלפים)
± 0.3			± 3.4	
(16,901)	(4,200)	4,517	5,119	הכנסה ברוטו (ש"ח) - לחודש
$\pm 4,749.5$	± 735.5	± 270.4	± 133.6	
(93.0)	25.5	23.2	27.9	לשעת עבודה
± 30.0	± 1.9	± 1.4	± 0.7	
42.0	50.8	45.0	43.5	מספר שעות עבודה לשבוע
± 2.0	± 4.8	± 0.0	± 0.5	
24.4	23.9	3.1	552.2	12-9 שכירים באוכלוסייה (אלפים)
± 2.0	± 1.9	± 0.7	± 8.1	
14,104	8,168	9,928	7,005	הכנסה ברוטו (ש"ח) - לחודש
± 719.4	± 411.5	$\pm 1,866.6$	± 86.4	
65.7	45.6	56.4	36.9	לשעת עבודה
± 3.3	± 2.2	± 9.8	± 0.4	
49.9	42.9	41.7	45.5	מספר שעות עבודה לשבוע
± 0.9	± 1.0	± 2.5	± 0.2	
32.1	64.1	25.9	320.9	15-13 שכירים באוכלוסייה (אלפים)
± 2.2	± 3.3	± 2.0	± 6.7	
15,984	10,434	14,385	9,801	הכנסה ברוטו (ש"ח) - לחודש
± 597.8	± 409.2	± 721.7	± 164.5	
73.8	59.7	76.4	52.7	לשעת עבודה
± 2.8	± 2.1	± 3.6	± 0.8	
50.7	41.2	43.6	44.0	מספר שעות עבודה לשבוע
± 0.7	± 0.7	± 0.9	± 0.3	
42.4	60.3	150.8	356.1	+16 שכירים באוכלוסייה (אלפים)
± 2.5	± 3.3	± 4.7	± 6.6	
23,701	10,839	16,364	14,735	הכנסה ברוטו (ש"ח) - לחודש
$\pm 1,185.8$	± 380.1	± 407.5	± 259.0	
107.5	63.1	85.7	76.9	לשעת עבודה
± 5.3	± 1.8	± 1.9	± 1.2	
51.4	40.3	44.6	44.8	מספר שעות עבודה לשבוע
± 0.7	± 0.7	± 0.4	± 0.3	

Ref 6.4

TABLE 1.1- (Cont'd)

לוח 1.1- (המשך)

Monthly average

ממוצע לחודש

Monthly average		משרות של ישראלים				סך הכל (כולל משרות של עובדים זרים ⁽²⁾)					
		Jobs of Israelis				Total (incl. jobs of foreign workers ⁽²⁾)					
		אחוז שינוי חודשי של המגמה	מגמה	עונתיות	נתונים מקוריים	אחוז שינוי חודשי של המגמה	מגמה	עונתיות	נתונים מקוריים		
		Monthly percentage of change in trend	Trend	Seasonally adjusted	Original data	Monthly percentage of change in trend	Trend	Seasonally adjusted	Original data		
Average wages per employee job - NIS											
שכר ממוצע למשרת שכיר - ש"ח						במחירים שוטפים					
At current prices											
2011 Old sample	I-XII				8,741				8,563	I-XII	2011 מדגם יסן
2011 New sample ⁽³⁾	I-XII				8,768				8,588	I-XII	2011 מדגם חדש ⁽³⁾
2012 New sample ⁽³⁾	I-XII*				9,022				8,833	I-XII*	2011 מדגם חדש ⁽³⁾
2012 New sample ⁽³⁾	I		8,854	8,854	8,884		8,668	8,664	8,699	I	2012 מדגם חדש ⁽³⁾
	II	0.3	8,878	8,849	8,750	0.3	8,694	8,706	8,569	II	
	III	0.3	8,905	8,875	9,099	0.3	8,722	8,651	8,912	III	
	IV	0.3	8,936	8,935	8,870	0.4	8,753	8,756	8,688	IV	
	V	0.4	8,971	9,042	8,865	0.4	8,785	8,880	8,695	V	
	VI	0.4	9,009	8,998	9,386	0.4	8,818	8,845	9,190	VI	
	VII	0.4	9,048	9,020	9,209	0.4	8,851	8,834	9,030	VII	
	VIII	0.5	9,089	9,080	9,049	0.4	8,883	8,873	8,857	VIII	
	IX	0.5	9,130	9,103	8,962	0.3	8,913	8,915	8,758	IX	
	X	0.4	9,169	9,166	8,815	0.3	8,939	8,963	8,626	X	
	XI*	0.4	9,202	9,121	8,850	0.2	8,961	8,966	8,662	XI*	
	XII*	0.3	9,229	9,304	9,509	0.2	8,977	9,051	9,299	XII*	
At constant prices - January 2004						במחירים קבועים - ינואר 2004					
2011 Old sample	I-XII				7,240				7,093	I-XII	2011 מדגם יסן
At constant prices - January 2011						במחירים קבועים - ינואר 2011					
2011 New sample ⁽³⁾	I-XII				8,644				8,467	I-XII	2011 מדגם חדש ⁽³⁾
2012 New sample ⁽³⁾	I-XII*				8,746				8,563	I-XII*	2011 מדגם חדש ⁽³⁾
2012 New sample ⁽³⁾	I		8,638	8,637	8,713		8,469	8,467	8,531	I	2012 מדגם חדש ⁽³⁾
	II	0.1	8,644	8,658	8,582	0.1	8,478	8,555	8,404	II	
	III	0.1	8,656	8,622	8,890	0.2	8,492	8,401	8,707	III	
	IV	0.2	8,676	8,648	8,592	0.2	8,512	8,485	8,416	IV	
	V	0.3	8,702	8,749	8,587	0.3	8,536	8,604	8,422	V	
	VI	0.3	8,731	8,752	9,118	0.3	8,561	8,605	8,927	VI	
	VII	0.4	8,762	8,772	8,937	0.3	8,585	8,585	8,764	VII	
	VIII	0.3	8,792	8,791	8,691	0.2	8,605	8,583	8,507	VIII	
	IX	0.3	8,821	8,777	8,607	0.2	8,621	8,608	8,411	IX	
	X	0.3	8,847	8,841	8,483	0.2	8,634	8,643	8,301	X	
	XI*	0.3	8,870	8,798	8,557	0.1	8,643	8,640	8,374	XI*	
	XII*	0.2	8,888	8,967	9,176	0.1	8,650	8,727	8,974	XII*	

(1) Excl. domestic help provided by individuals.

(2) Workers from Judea and Samaria and the Gaza Area and workers from abroad.

As of 2008, includes foreign workers employed by Israelis in Judea and Samaria Area.

(3) Comparison with data for previous years can be made only through chained indices.

(1) אינו כולל עזרה למשקי בית הניתנת על ידי יחידים.

(2) עובדים מאזור יהודה והשומרון ומחבל עזה ועובדים מחו"ל.

החל בשנת 2008 נכללים העובדים הזרים המועסקים על ידי ישראלים באזור יהודה והשומרון.

(3) השוואות לשנים קודמות ניתן לבצע רק באמצעות מדדים משורשרים

Ket's

פקודת מס הכנסה (נוסח חדש) - חלק ב': הטלת מס

לא בדוק

<p>הוכן עיניינים</p> <p>[הסתרה]</p> <p>1 פקודת מס הכנסה (נוסח חדש), תשכ"א-1961 - חלק ב': הטלת מס</p> <p>1.1 פרק ראשון: המקור</p> <p>1.1.1 מקורות הכנסה</p> <p>1.1.2 א. השתכרות או רווח מהימורים מזגירות או מפרסים</p>

[עריכה] פקודת מס הכנסה (נוסח חדש), תשכ"א-1961 - חלק ב': הטלת מס

[עריכה] פרק ראשון: המקור

[עריכה] 2. מקורות הכנסה

מס הכנסה יהא משתלם, בכפוף להוראות פקודה זו, לכל שנת מס, בשיעורים המפורטים להלן, על הכנסתו של אדם תושב ישראל שהופקה או שנצמחה בישראל או מחוץ לישראל ועל הכנסתו של אדם תושב חוץ שהופקה או שנצמחה בישראל, ממקורות אלה:

(1) השתכרות או רווח מכל עסק או משלח-יד שעסקו בו תקופת זמן כלשהי, או מעסקה או מעסק אקראי בעלי אופי מסחרי;

(2)

(א) השתכרות או רווח מעבודה; כל טובת הנאה או קצובה שניתנו לעובד ממעבידו. תשלומים שניתנו לעובד לכיסוי הוצאותיו, לרבות תשלומים בשל החזקת רכב או טלפון, נסיעות לחוץ-לארץ או רכישת ספרות מקצועית או ביגוד, אך למעט תשלומים כאמור המותרים לעובד כהוצאה. שווי של שימוש ברכב או ברדיו טלפון נייד, שהועמד לרשותו של העובד; והכל בין שניתנו בכסף ובין בשווה כסף, בין שניתנו לעובד במישרין או בעקיפין או שניתנו לאחר לטובתו.

(ב) שר האוצר, באישור ועדת הכספים של הכנסת, יקבע את שווי השימוש ברכב או ברדיו טלפון נייד שהועמד כאמור לרשות העובד.

(3) בטל.

(4) דיבידנד, לרבות דיבידנד המשתלם מתוך רווחי הון של חברה, ריבית, הפרשי הצמדה או דמי נכיון.

(5) קיצבה, מלוג או אנונה.

(6) דמי שכירות, תמלוגים, דמי מפתח, פרמיות ורווחים אחרים שמקורם באחוזת-בית או בקרקע או בבנין תעשייתי; בנה אדם אחוזת-בית והשכירה וקיבל בעד ההשכרה דמי מפתח או פרמיה ואחר ההשכרה מכר אותה אחוזת-בית לאחר, במישרין או בעקיפין על פי הסכם שנעשה בשעת ההשכרה או לפני כן, יראו את הקונה כאילו קיבל הוא ביום הקניה דמי מפתח או פרמיה באותו סכום; נעשתה הקניה תוך שנה לאחר ההשכרה יראו זאת כראיה לכאורה שאמנם היה הסכם כאמור.

(7) השתכרות או רווח שמקורם בכל נכס שאינו אחוזת בית ולא קרקע ולא בנין תעשייתי.

7: 'et (2)

- (8) השתכרות או רווח שמקורם בחקלאות, בעבודת אדמה, בייעור או בגידולי קרקע, לרבות שוויה של תוצרת המתקבלת בשל השימוש בהון, בנכס, בזרעים או בחיות-בית לצרכי מקורות ההכנסה האמורים בפסקה זו, ולרבות חלק ברווחים המתקבלים מן השימוש כאמור.
- (9) תמורה המתקבלת בעד מכירת פטנט או מדגם על ידי הממציא, או בעד מכירת זכות יוצרים על ידי היוצר, אם הומצאה ההמצאה או נוצרה היצירה שלא בתחום עיסוקם הרגיל של הממציא או היוצר.
- (10) השתכרות או רווח מכל מקור אחר שאינו כלול בפסקאות (1) עד (9), אך לא הוצא מהם בפירוש ולא ניתן עליו פטור בפקודה זו או בכל דין אחר.